

What to Expect After Applying for FEMA Assistance

Release Date: Apr 25, 2023

Hoosiers can more easily navigate the FEMA assistance process by keeping some important steps in mind.

1. Don't wait to start cleanup. Take photos of any damage, make a list of your losses and keep all receipts to verify expenses caused by the disaster.
2. File an insurance claim. Insured applicants must provide their insurance settlements or benefit documents to FEMA before being considered for federal assistance.
3. Register with FEMA. Homeowners and renters in the 12 designated Indiana counties with uninsured damage caused by the March 31 – April 1 disaster are encouraged to apply for FEMA disaster assistance. Apply by going online at DisasterAssistance.gov, using the FEMA mobile app or calling 800-621-3362. If you use a relay service such as video relay service (VRS), captioned telephone service or others, give FEMA your number for that service.
4. Prepare for the home inspection. Typically, after you register, you will be contacted by a FEMA inspector to schedule an appointment. Be sure to answer the phone. The inspector's phone number may be from out of state or show up on caller ID as "unavailable."
5. Information to gather for the inspection. Be prepared to show the inspector your photo identification; proof of ownership or occupancy; a list of household occupants living in the home at the time of the disaster; all disaster-caused damage to the property; and your insurance policy. If you're insured for the disaster-caused damage to your property, you may have to submit insurance documentation to FEMA before an inspection can be scheduled.
6. Meet with the inspector. The inspection includes looking at disaster-damaged areas of your home and reviewing your records. If the inspector does not show



you FEMA identification in the form of a badge with a photo, do not proceed with the inspection.

7. Post-inspection. You will receive a letter explaining FEMA's eligibility decision within 10 days after the inspector's visit. Be sure to read it closely; it may explain additional steps needed to continue with the process. If you are determined eligible for assistance, you may receive a U.S. Treasury check or direct deposit based on what you selected during your application.

To learn more about the inspection process, visit our website at www.fema.gov/assistance/individual/after-applying/home-inspections. The deadline to apply for FEMA assistance is June 14, 2023.

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FEMA's mission is helping people before, during, and after disasters. For more information on Indiana's recovery, visit fema.gov/disaster/4704.

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